

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF INDIANA, HAMMOND DIVISION**

In Re:

Thomas Ard

Debtor(s)

) **Case No:** 24-20493
)
) **Chapter:** Chapter 13
)
Judge: James R. Ahler

AGREED IMMATERIAL MODIFICATION OF PLAN AND ORDER

Comes now Debtor, by counsel, Lavita R. Ball of Geraci Law, LLC, and Chapter 13 Trustee, Paul R. Chael on the above-captioned Chapter 13:

Debtor's Chapter 13 plan shall include pre-petition mortgage arrears in the amount of \$814.37. Debtor's Chapter 13 Plan shall pay 100% to allowed unsecured creditors.

The Court having examined said Stipulated Modification of the Plan, and being duly advised in the premises, finds that said proposed Modification does not materially change the treatment of creditors, reduce the dividend to unsecured creditors, extend the time for payment to unsecured creditors, or effect the feasibility of the Plan, and that said proposed Immaterial Modification should be, and is hereby approved without further notice or opportunity for hearing by any creditors, and that the holder of any claim or interest that has previously accepted or rejected the Plan, as the case may be, is deemed to have accepted the Plan as modified.

Examined and Approved:

/s/Lavita R. Ball
Lavita R. Ball, Attorney for Debtor


Chapter 13 Trustee

SO ORDERED:

DATED: _____

Judge, US Bankruptcy Court

Distribution:

Debtor, Mr. Thomas Ard, 2699 Howard St, Lake Station, IN 46405
Paul Chael, 401 West 84th Drive, Suite C, Merrillville, IN, 46410
United States Trustee, One Michiana Square, 100 East Wayne Street Room 555, South Bend, IN 46601.